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MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated: August 3, 2006

Signature:

(Rebecca Butler Guinan)

Docket No.: 51261-00003USPT
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
William D. Lester et al.

Application No.: 10/056180

Confirmation No.: 9465

Filed: January 23, 2002

Art Unit: 3626

For: METHOD OF AND SYSTEM FOR
FINANCIAL SERVICES FULFILLMENT

Examiner: Russell S. Glass

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated May 4, 2006, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.